



And Its Affiliate HealthKeepers, Inc.

Anthem Blue Cross and Blue Shield.
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Richmond, VA 23279-7401

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<Date>

We thought you should know Augusta Health and Augusta Medical Group are leaving your plan.

We're still working with them to keep your health care costs in check.

If Augusta leaves your plan next year, you'll have to pay more for services there. We know this is concerning, but we want you to know a few things:

- **First, you're covered by the largest health insurer in Virginia.** We are here for you, along with many high quality doctors in and around Augusta County. You can find other doctors in your plan at anthem.com or call the number on your ID card.
- **You have coverage at any hospital if you're having a true emergency.** Just get to the nearest one.
- **If you're in the middle of treatment, you may not have to switch.** Ask your doctor to call us to talk about continuing your care.

Important Dates

- Augusta Health Hospital will **not** be in your plan as of Jan. 1, 2018
- Augusta Medical Group (doctors who work for the hospital) will **not** be in your plan as of Feb. 1, 2018

Why is this happening?

A health plan is nothing without skilled doctors, nurses and facilities to care for you and your family. These are critical partnerships we can't do without. But it's also part of our job to help manage rising health care costs. One study shows the average cost of health care for a typical family of four was nearly \$27,000 in 2017, compared to \$14,500 in 2007.¹

¹ <http://www.milliman.com/uploadedFiles/insight/Periodicals/mmi/2017-milliman-medical-index.pdf>

We help manage costs in many ways. One is by covering preventive services that help avoid or detect major issues. Like annual check-ups, for example. With most of our plans, we pay for the entire cost because we know they help our members stay healthy.

Another important piece is partnering with thousands of doctors, hospitals and specialists across the country on what they will be paid for each and every health care service. Remember, the money we pay to hospitals and doctors comes directly from your monthly payments. The more we pay as a health plan, the more we all pay as members.

Sometimes certain facilities ask for significant increases, much more than others. At Anthem, we believe in rewarding doctors and hospitals with reasonable increases – earned with performance and quality. And most of the hospitals and doctors we work with are comfortable with that. But Augusta Health and Augusta Medical Group are asking for a 23% increase over the next 3 years. And they want most of it guaranteed, not tied to how well they do.

To say it simply, when health care costs increase, so do yours. We don't think it's fair to our members to pay so much more just because a hospital or doctor demands it.

Looking ahead

While we promise to keep working with Augusta Health and Augusta Medical Group, it's important to know they have told us they're leaving your plan. So you may want to reach out to your doctor or the hospital to share your concerns. Our hope is that we will be able to keep them in your plan – and also keep your health care costs within reach. You can get more details and keep up with the latest information at http://group.anthem.com/Augusta_Health_and_Augusta_Medical.

Thank you for trusting us with your health plan. We're honored to have you as a member.

Sincerely,



Jeff Ricketts
President and General Manager, Virginia

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Richmond, VA 23279 or by email to compliance.coordinator@anthem.com. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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